

Insurance Industry Committee on Motor Vehicle Administration

The IICMVA

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The Insurance Industry Committee on Motor Vehicle Administration (IICMVA) is an all-industry advisory group formed in January 1968 as the official liaison between the insurance industry and Motor Vehicle Departments in the US and Canada. The need for such a committee was identified when the American Association of Motor Vehicle Administrators (AAMVA) adopted a resolution that an industry committee be formed to work with motor vehicle administrators on matters affecting mutual interests. To find out more, click on the following link: [About the IICMVA](#).

Mission Statement

Subject to applicable law and regulations, the Committee's purpose is to:

- ❖ Develop and maintain a close working liaison with AAMVA
- ❖ Act as a central body through which interested parties can submit their problems with respect to the administration of compulsory insurance laws, financial responsibility laws, or other motor vehicle related matters
- ❖ Facilitate a more expeditious handling of these problems as they arise
- ❖ Coordinate the dissemination of information from the State Motor Vehicle Departments and Insurance Departments to all insurers

Antitrust Statement

IICMVA meets three to four times each year throughout the AAMVA Regions to give local Motor Vehicle Administrators an opportunity to meet with the Committee. Special meetings are also called from time to time as the need arises. The following antitrust statement is read by an officer prior to any meeting or industry discussion:

As members of the Insurance Industry Committee on Motor Vehicle Administration or participants in this meeting, we need to be mindful of the constraints of the antitrust laws. There shall be no discussions of agreements of concerted actions that may restrain

competition, such as price fixing, boycotts, refusals to deal or allocations of markets. This prohibition includes the exchange of information concerning individual company rates, coverages, market practices, claims settlement practices, or any other competitive aspect of an individual company's operation. Each member or participant is obligated to follow the published agenda and to speak up immediately for the purpose of preventing any discussion falling outside the bounds indicated. Please refer to the more detailed antitrust preamble included with the materials for this meeting.

The antitrust statement is an abbreviated version of the formal declaration adopted by the Committee. Members and participants are advised to review and abide by the formal antitrust declaration: [IICMVA Antitrust Declaration](#).

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IICMVA Antitrust Declaration

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The purpose of IICMVA is to discuss, monitor and provide input on laws, regulations and procedures applicable to the state agencies responsible for motor vehicle administration affecting the insurance industry, and to develop communications to ensure insurance companies are aware of these requirements. Antitrust and unfair competition laws exist in all states and in federal law, and are designed to promote free and open competition in the marketplace for goods and services. These laws forbid individuals and organizations such as ours from agreeing to restrain marketplace competition or other behavior regarded as unfair competition.

Consequently, IICMVA members and meeting participants will discuss only the business of the IICMVA as set forth in the agenda for this meeting. The meeting will be conducted in strict adherence to the requirements and prohibitions of federal and state antitrust laws. IICMVA members and meeting participants will not engage in discussions, either at this meeting or in private conversations, of our individual companies' business plans or any activities or concerted responses to market issues. There shall be no discussions of agreements or concerted actions that may restrain competition, such as price fixing, boycotts, refusals to deal or allocations of markets. Specifically, members of IICMVA are advised to avoid exchanging or discussing, either directly or indirectly through an intermediary, the following matters in any oral discussions or written correspondence with other members or with any other person from another company:

- i. current or future rates, discounts, surcharges, rate structures or classifications, insured losses, profit, expenses or other costs of doing business; current or future product design or coverage; any current or future terms of sale or other marketing practices; current or future underwriting practices or eligibility for insurance; or any other aspects of the operations of any individual company;
- ii. prices or labor rates charged by, or boycotting or refusing to deal with certain, suppliers or service providers for the insurance industry (including, but not limited to, doctors and other health care providers, roofers and other members of the construction industry, auto body or glass repair shops, lawyers, adjustors,

appraisers, experts);

- iii. any forms of joint or cooperative action by insurers, particularly action which may have an adverse affect on any person, other than actions permitted under state or federal antitrust laws, such as providing notices of, or comments (including estimated costs of compliance) and position statements to legislative or regulatory bodies on, laws, rules or regulations relating to motor vehicle administration issues (including, but not limited to, financial responsibility, compulsory security, driver licensing, motor vehicle records, title, registration, and state reporting requirements).

All participants in any discussion are obliged to follow the published agenda and to speak up immediately for the purpose of preventing any discussion from going beyond the bounds indicated by these guidelines. Participants are also further advised to raise questions they may have about these guidelines prior to engaging in any questionable discussions.

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IICMVA was formally organized in January 1968. Prior to this time, various ad hoc industry committees were assembled as needed to assist with the implementation of compulsory insurance and financial responsibility laws.

Unfortunately, ad hoc committees were not effective in this type of activity because they were different in composition and inconsistent or restrictive in function. At times these ad hoc groups delayed the dissemination of information. In 1958 this situation was fully realized following a succession of ad hoc committee meetings over a period of years with the New York Department of Motor Vehicles regarding certificate of insurance procedures.

Over time it became apparent that a standing committee could provide some continuity. This committee would need to be familiar with problems that had been encountered previously in other states. In addition, the swift arrival at a solution to a problem would be aided by the standing committee's technical expertise and understanding of the background from which the problem arose. Thus was born the IICMVA.

Composition and Function

The basic makeup of the Committee has changed since the early days. Originally, IICMVA was built around three trade associations and a group of non-affiliated, independent insurers. The three trade associations included the National Association of Independent Insurers (NAII), the Alliance of American Insurers (AAI), and the American Insurance Association (AIA). NAII and The Alliance eventually merged to form the Property Casualty Insurers Association of America (PCI).

Today the IICMVA is built around individual member insurance companies and trade associations, both of which comprise the voting members. The Committee shifted its focus in 2005 so that each participating carrier and insurance trade association could independently voice its own position on the matters at hand. This structure has led to positive growth and renewal of the IICMVA.

IICMVA is not a lobbying organization or involved in legislation. As

an advisory group, it functions as a liaison between the insurance industry and state motor vehicle departments. To encourage attendance by state motor vehicle administrators, up to three meetings are held each year in regions established by the American Association of Motor Vehicle Administrators (AAMVA).

Primary Focus

In its role as liaison between the industry and motor vehicle administrators, IICMVA is involved with two separate but related entities: state motor vehicle departments and AAMVA.

IICMVA primarily assists with the implementation and maintenance of compulsory insurance and financial responsibility laws. However, it also serves as an advisory group on the following motor vehicle administration issues: driver licensing, vehicle titling, vehicle registration, motor vehicle record (MVR) content, and MVR availability.

The IICMVA has had a long and mutually beneficial association with AAMVA. Committee members are encouraged, although not required, to attend AAMVA conferences and workshops. In turn, the Association is supportive of IICMVA interests: improved motor vehicle records, single licenses for drivers, uniform title branding, improvement of communications, and assistance with motor vehicle department relations.

Participating Insurance Carriers and Insurance Trade Organizations

- ◆ ACE-INA
- ◆ ARCH Insurance Group
- ◆ Allstate Insurance Company
- ◆ American Family Insurance Company
- ◆ American Insurance Association (AIA)
- ◆ American Modern Insurance Group
- ◆ Amica Mutual
- ◆ Canal Insurance
- ◆ Chartis Insurance
- ◆ Cincinnati Insurance Company
- ◆ CNA Insurance
- ◆ Direct General Corporation
- ◆ Employers Mutual Casualty
- ◆ Farmers Insurance Group

- ◆ Federated Insurance Company
- ◆ Fireman's Fund
- ◆ Foremost Insurance Group
- ◆ GEICO
- ◆ Horace Mann Insurance Group
- ◆ Infinity Insurance
- ◆ Liberty Mutual Group
- ◆ Lincoln General
- ◆ National Association of Mutual Insurance Companies (NAMIC)
- ◆ Nationwide Insurance Companies
- ◆ One Beacon Insurance
- ◆ The Progressive Group of Insurance Companies
- ◆ Property Casualty Insurers Association of America (PCIAA)
- ◆ Scottsdale Insurance
- ◆ State Farm Insurance Group
- ◆ The Hartford Insurance Group
- ◆ The Travelers Companies, Inc.
- ◆ United America
- ◆ USAA
- ◆ XL Insurance
- ◆ Zurich
- ◆ 21st Century

Associate Members

- ◆ ACORD
- ◆ AAMVA
- ◆ HDI
- ◆ Insure Rite
- ◆ Verisk Analytics
- ◆ IVANS
- ◆ LexisNexis
- ◆ MV Verisol
- ◆ Pasco/Validati
- ◆ RL Polk
- ◆ TML Information Services

IICMVA Logo

The little red car represents the Committee's work on Motor Vehicle related issues. The car is moving forward towards the right-hand side to symbolize that the Committee keeps evolving.

The two headlight beams streaming from the car outline the Committee's two primary areas of focus: Auto Insurance and Motor Vehicle Administration.

The headlight beams form the front and back covers to three pages. These three pages represent the recommendations and best practices the Committee members deliver as Advisors, Subject Matter Experts, and Liaisons.

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